

IN THE CLAIMS:

1 I. (ORIGINAL) A method of securely conducting transactions over a network, compris-
2 ing the steps of:

3 A. receiving a telephone call over the telephone network that seeks to initiate a
4 transaction with a target ;

5 B. obtaining at least a Caller ID defining the telephone from which the call is be-
6 ing placed;

7 C. authenticating the call by checking at least the Caller ID associated with the
8 call against Caller IDs in a database of registrants' Caller IDs; and

9 D. proceeding with the transaction only if at least said Caller ID matches that of
10 an entity that is registered in said database.

1 2. (ORIGINAL) The method of claim 1 in which said transaction comprises a
2 payment with respect to a financial account.

1 3. (ORIGINAL) The method of claim 2 in which said transaction comprises a
2 payment from a first financial account into a second financial account.

1 4. (ORIGINAL) The method of claim 1 in which said database contains data
2 uniquely identifying call initiators that are registered to undertake transactions on the
3 system.

1 5. (ORIGINAL) The method of claim 4 in which a transaction is completed only
2 after authentication of both the call initiator and the call target.

1 6. (ORIGINAL) The method of claim 5 in which said transaction comprises a
2 payment with respect to a financial account.

1 7. (ORIGINAL) The method of claim 6 in which said transaction comprises a
2 payment from a first financial account into a second financial account.

1 8. (ORIGINAL) The method of claim 7 in which the steps of debiting and credit-
2 ing said financial accounts in connection with completion of the transaction are per-
3 formed by the call-receiving entity.

1 9. (ORIGINAL) The method of claim 7 in which said transaction is completed by
2 the target.

1 10. (ORIGINAL) The method of claim 1 which includes the steps of:
2 (1) obtaining from the call initiator a secondary identifier; and
3 (2) using said secondary identifier in connection with authenticating the call ini-
4 tiator.

1 11. (ORIGINAL) A method of securely conducting transactions over a network,
2 comprising the steps of:

3 A. receiving, at a second location on a telephone network, a call placed at a first
4 location on the network and identifying a transaction to be undertaken;

5 B. at a second location on the network, obtaining, from a source other than the
6 initiator of said call, at least a Caller ID defining the telephone from which the call was
7 initiated;

8 C. authenticating the call by checking at least the Caller ID associated with the
9 call against Caller IDs in a database of Caller IDs; and

10 D. proceeding with the transaction only if at least said Caller ID matches that of
11 an entity that is contained in said database.

1 12. (ORIGINAL) The method of claim 11 in which said second location includes
2 a call facilitator entity which performs said authentication.

1 13. (ORIGINAL) The method of claim 12 in which said call facilitator further
2 participates in said transaction by causing transfer of financial obligations from one ac-
3 count to another.

1 14. (ORIGINAL) The method of claim 13 in which said facilitator completes said
2 transaction only on authorization from the target of said transaction.

1 15. (ORIGINAL) The method of claim 12 in which said facilitator transmits au-
2 thentication to a telephone station at a third location for completion of said transaction.

1 16. (ORIGINAL) The method of claim 11 in which said call is placed by an en-
2 tity by which a payment is to be made to another.

1 17. (ORIGINAL) The method of claim 11 in which said call is placed by an en-
2 tity to which payment is to be made.

1 18. (ORIGINAL) The method of claim 18 in which said transaction is completed
2 only on approval by the entity which is to make said payment.

1 19. (PREVIOUSLY PRESENTED) Apparatus for facilitating transactions initi-
2 ated over a telephone network, comprising:

3 A. a data store for storing a database of at least authorized transaction call initia-
4 tors, said database containing, for each entity authorized to engage in said transactions, at
5 least a primary identifier identifying telephone instruments that are authorized for use in
6 said transactions and a secondary identifier;

7 B. a stored program data processor for processing transactions directed to it, said
8 apparatus being connected to store data in said database and to retrieve it therefrom ;

9 C. one or more interfaces between said telephone network and said processor for
10 receiving and transmitting data between said network and said processor;

11 D. said processor programmed to:

12 (1) receive said primary and said secondary identifiers from said telephone net-
13 work via said one or more interfaces and to authenticate said identifiers against said data-
14 base; and

15 (2) further said transaction on authentication.

1 20. (ORIGINAL) Apparatus according to claim 19 in which said processor is
2 programmed to receive said primary and secondary identifiers from different sources.

1 21. (ORIGINAL) Apparatus according to claim 20 in which said processor is
2 programmed to authenticate said call only if said primary and secondary identifiers are
3 associated with each other on said database.

1 22. (WITHDRAWN) A method of transferring resources from one entity to an-
2 other comprising the steps of:

3 A. accepting from an originator a message identifying a target

4 B. authenticating said message by means of at least a geographically unique tele-
5 phone identifier;

6 C. transferring a resource from said originator to said target responsive to authen-
7 tication of said message.

1 23. (WITHDRAWN) The method of claim 22 in which said message identifies
2 said target by means of a geographically unique telephone number.

1 24. (WITHDRAWN) The method of claim 23 in which the telephone numbers of
2 said originator and said target are distinguishable.

1 25. (WITHDRAWN) The method of claim 23 in which said telephone numbers
2 are not distinguishable and in which said originator and said target are distinguished by
3 distinguishable passwords.

1 26. (WITHDRAWN) The method of claim 22 in which said originator is further
2 authenticated by means of a password.

1 27. (WITHDRAWN) The method of claim 22 in which said message is transmit-
2 ted by telephone by said originator.

1 28. (WITHDRAWN) The method of claim 27 in which said message is accepted
2 by an entity that maintains a database of authorized originators, said database including at
3 least a geographically unique telephone identifier for said originator.

1 29. (WITHDRAWN) The method of claim 22 in which said telephone number is
2 a universal telephone identifier.

1 30. (WITHDRAWN) The method of claim 28 in which said entity effectuates
2 said transfer by means of entries in accounts maintained by said entity.

1 31. (WITHDRAWN) The method of claim 28 in which said entity effectuates
2 said transfer by means of transmitting authorization to at least one account maintained by
3 at least one other entity.

1 32. (WITHDRAWN) The method of claim 28 in which said entity effectuates
2 said transfer by means of transmitting authorizations to accounts maintained by at least
3 one other entity for said originator and said target, respectively.

1 33. (WITHDRAWN) The method of claim 31 in which said authorization author-
2 izes debiting an account of said originator that is maintained by said other entity.

1 34. (WITHDRAWN) The method of claim 31 in which said authorization author-
2 izes debiting an account of said target that is maintained by said other entity.

1 35. (WITHDRAWN) A method of selling resources, comprising the steps of

- 2 A. accepting from an originator a message identifying a resource to be purchased;
3 B. authenticating said message by means of at least a geographically unique tele-
4 phone identifier;
5 C. authorizing the transfer of a resource to said originator responsive to authenti-
6 cation of said message.

1 36. (WITHDRAWN) A method of selling resources according to claim 35 in
2 which said message identifies said resource by means of a resource number.

1 37. (WITHDRAWN) A method of selling resources according to claim 35 in
2 which said originator sends said message via a telephone.

1 38. (WITHDRAWN) A method of selling resources according to claim 37 in
2 which said originator telephones said message from a site at which said resource is dis-
3 played.

1 39. (WITHDRAWN) A method of selling resources according to claim 37 in
2 which said originator telephones said message from a site remote from the site at which
3 said resource is displayed.

1 40. (WITHDRAWN) A method of selling resources according to claim 37 in
2 which said resource number is supplied to said originator via broadcast advertisement.

1 41. (WITHDRAWN) A method of selling resources according to claim 37 in
2 which said resource number is supplied to said originator via print advertisement.

1 42. (WITHDRAWN) A method of facilitating transactions between an initiator
2 and a target, comprising the steps of:

- 3 A. receiving a call in connection with a transaction to be initiated, said call iden-
4 tifying an entity to be held accountable for the transaction;

5 B. searching a database for information concerning telephone devices in said da-
6 tabase associated with said entity;

7 C. placing a call to a telephone device registered to said entity in order to authen-
8 ticate said entity.

1 43. (WITHDRAWN) The method of claim claim 42 in which the step of authen-
2 tivating said entity includes approving said transaction.

1 44. (WITHDRAWN) The method of claim 43 in which the entity placing the
2 transaction-initiating call differs from the entity that is to be held accountable for the
3 transaction.

1 45. (WITHDRAWN) The method of claim 44 in which the entity to be held ac-
2 countable for the transaction comprises a parent and the entity initiating the call is a child.

1 46. (WITHDRAWN) The method of claim 44 in which the entity to be held ac-
2 countable for the transaction is a supervisor and the entity initiating the call is a suprvisee.
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1 47. (WITHDRAWN) The method of claim 42 in which said call is received from
2 an entity seeking to purchase goods or services from a merchant.

1 48. (WITHDRAWN) The method of claim 42 in which said call is received from
2 a merchant seeking authorization for the sale of goods or services to the designated en-
3 tity.

1 49. (WITHDRAWN) The method of claim 42 in which said call is received from
2 a merchant seeking authorization for the sale of goods or services to a surrogate of the
3 designated entity.

1 50. (WITHDRAWN) The method of claim 42 in which the transaction-initiating
2 call is received from a telephone device whose Caller ID is blocked from transmission in
3 connection with such call.

1 51. (ORIGINAL) The method of claim 1 in which said database includes infor-
2 mation concerning one or more desired payment mechanisms, and said payment mecha-
3 nisms are linked to said Caller ID.

1 52. (ORIGINAL) The method of claim 1 in which said database includes infor-
2 mation concerning one or more desired payment mechanisms and shipping preferences,
3 and in which said information is retrieved by means of the Caller ID and used in process-
4 ing a transaction.

1 53. (ORIGINAL) The method of claim 1 which includes the step of verifying to
2 the sender of said call the identity of the designated target before completing said transac-
3 tion.

1 54. (ORIGINAL) The method of claim 53 in which said verification is performed
2 by checking the given telephone number against information obtained from the telephone
3 company.

1 55. (ORIGINAL) The method of claim 22 in which said resource is transferred in
2 response to receipt of the telephone number of said target.

1 56. (PREVIOUSLY PRESENTED) A method of securely conducting transac-
2 tions over a network, comprising the steps of:

3 A. initiating, in response to receipt of a text message seeking to initiate a transac-
4 tion, a telephone call over the telephone network;

5 B. obtaining from the party to which the telephone call was directed, an identifier
6 unique to the party to which the telephone call was directed;

7 C. communicating said identifier to an entity that is enabled to authenticate the
8 identifier by checking said identifier against at least the Caller ID associated with the
9 identifier in a database accessible to said entity; and

10 D. proceeding with the transaction only if at least said Caller ID matches that of
11 an entity that is registered in said database.

1 57. (ORIGINAL) The method of claim 56 in which said identifier is one that has been
2 assigned by said entity to a device on which said call is being made.

1 58. (PREVIOUSLY PRESENTED) The method of claim 56 wherein the transaction
2 comprises payment with respect to a financial account.

1 59. (PREVIOUSLY PRESENTED) The method of claim 1 wherein the Caller
2 ID comprises an Electronic Serial Number (ESN) of a mobile device.

1 60. (PREVIOUSLY PRESENTED) The method of claim 1 wherein the Caller
2 ID comprises a Mobile Identification Number (MIN).

1 61. (PREVIOUSLY PRESENTED) The method of claim 1 wherein the Caller
2 ID comprises a Mobile Equipment Identifier (MEID).

1 62. (PREVIOUSLY PRESENTED) The method of claim 3 wherein the first financial
2 account is selected from a group consisting of a bank account, a credit card account, a
3 debit card account and a prepaid card account.

1 63. (PREVIOUSLY PRESENTED) The method of claim 11 wherein the Caller
2 ID comprises an Electronic Serial Number (ESN) of a mobile device.

1 64. (PREVIOUSLY PRESENTED) The method of claim 11 wherein the Caller
2 ID comprises a Mobile Identification Number (MIN).

1 65. (PREVIOUSLY PRESENTED) The method of claim 11 wherein the Caller
2 ID comprises a Mobile Equipment Identifier (MEID).

1 66. (PREVIOUSLY PRESENTED) The method of claim 11 wherein the transaction
2 comprises payment with respect to a financial account.

1 67. (PREVIOUSLY PRESENTED) The method of claim 68 wherein the transaction
2 comprises a payment from a first financial account into a second financial account.

1 68. (PREVIOUSLY PRESENTED) The method of claim 67 wherein the first financial
2 account is selected from a group consisting of a bank account, a credit card account, a
3 debit card account and a prepaid card account.

1 69. (PREVIOUSLY PRESENTED) The method of claim 67 wherein the first financial
2 account is selected from a group consisting of a bank account, a credit card account, a
3 debit card account and a prepaid card account.

1 70. (PREVIOUSLY PRESENTED) The apparatus of claim 19 wherein the telephone
2 network comprises a wireless telephone network.

1 71. (PREVIOUSLY PRESENTED) The apparatus of claim 19 wherein the transaction
2 comprises payment with respect to a financial account.

1 72. (PREVIOUSLY PRESENTED) The apparatus of claim 71 wherein the transaction
2 comprises a payment from a first financial account into a second financial account.

1 73. (PREVIOUSLY PRESENTED) The apparatus of claim 72 wherein the first financial
2 account is selected from a group consisting of a bank account, a credit card account, a
3 debit card account and a prepaid card account.

1 74. (PREVIOUSLY PRESENTED) The method of claim 1 wherein the transaction is
2 cleared through an entity selected from a group consisting of an Electronic Funds Trans-
3 fer network, a credit card network and an Automated Clearing House network.

1 75. (PREVIOUSLY PRESENTED) The method of claim 11 wherein the transaction is
2 cleared through an entity selected from a group consisting of an Electronic Funds Trans-
3 fer network, a credit card network and an Automated Clearing House network.

1 76. (PREVIOUSLY PRESENTED) The system of claim 19 wherein the transaction is
2 cleared through an entity selected from a group consisting of an Electronic Funds Trans-
3 fer network, a credit card network and an Automated Clearing House network.

1 77. (PREVIOUSLY PRESENTED) The method of claim 56 wherein the transaction is
2 cleared through an entity selected from a group consisting of an Electronic Funds Trans-
3 fer network, a credit card network and an Automated Clearing House network.